

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

**RECEIVED
CENTRAL FAX CENTER**

JUN 22 2006

PHOENIX, ARIZONA
TUCSON, ARIZONA
IRVING, CALIFORNIA
SALT LAKE CITY, UTAH
DENVER, COLORADO
LAS VEGAS, NEVADA

FACSIMILE TRANSMISSION

JUN 22 10 07

DATE: June 22, 2006

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop AMENDMENT Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 10/659,123

MESSAGE:

Amendment and Reply (7 pgs.)

Thank you.

Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

8 *aw*

CONFIRMATION NO.:

CLIENT MATTER NO.: 49335.2300

PLEASE RETURN TO:

Debbie Mier 15s04

PERSONAL FAX:

No

REQUESTOR:

Howard Sobelman

DIRECT LINE:

602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE. AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

**RECEIVED
CENTRAL FAX CENTER****JUN 22 2006****CERTIFICATE OF FACSIMILE PURSUANT TO 37 C.F.R. § 1.8**

I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: June 22, 2006By: Deborah A. Mier**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Serial No.:	10/659,123	Filed:	09/10/2003
Applicant:	Barker, et al.	Docket No.:	49335.2300
Confirmation No.:	3544	Examiner:	Firmin Backer
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Group Art Unit:	3621

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on March 27, 2006, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.